

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF CALIFORNIA

In re ) Case No.: 20-90210 - E - 11  
John Hst Yap and ) Adv No.: 21-09016  
Irene Laiwah Loke, ) Docket Control No.: AF-1  
Debtors. ) Document No.: 23  
\_\_\_\_\_  
Yap et al., )  
Plaintiffs, ) Date: 06/16/2022  
v. ) Time: 10:30 AM  
PNC Financial Services Group, Inc. et al. ) Dept: E  
Defendants. )  
\_\_\_\_\_  
)

**Order**

Findings of Fact and Conclusions of Law are stated in the Civil Minutes for the hearing.

The Motion for Entry of Default Judgment filed by John Hst Yap and Irene Laiwah Loke (“Plaintiff-Debtor”) having been presented to the court, and upon review of the pleadings, evidence, arguments of counsel, and good cause appearing,

**IT IS ORDERED** that the Motion for Entry of Default Judgment is granted. The court shall enter judgment determining that the Second Deed of Trust, and any interest, lien or encumbrance pursuant thereto, held by PNC Financial Services Group, Inc. or Dreambuilder Investments, LLC (“Defendants”) against the real property commonly known as 1106 Lovell Avenue, Campbell, CA 95008, APN 406-07-019, with the County Recorder for Santa Clara County, California, is void, unenforceable, and of no force and effect. Further, the judgment shall adjudicate and determine that Defendants have no interest in the real property pursuant to the Second Deed of Trust.

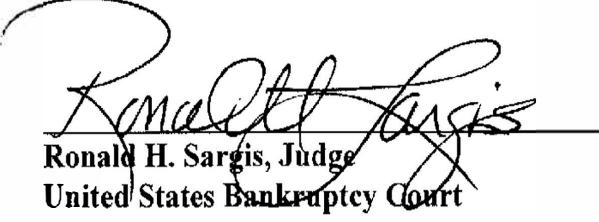
**IT IS FURTHER ORDERED** that the Judgement shall state that the debt associated with the Second Deed of Trust has been discharged pursuant to Federal Rules of Bankruptcy Procedure § 4007(a) and (b).

Counsel for Plaintiff-Debtor shall prepare and lodge with the court a proposed judgment consistent with this Order.

Attorney’s fees and costs, if any, shall be requested as provided in Federal Rule of Civil Procedure 54 and Federal Rule of Bankruptcy Procedure 7054.

**Dated:** June 22, 2022

**By the Court**

  
Ronald H. Sargis, Judge

United States Bankruptcy Court